

Table I.E.1(2002) Average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	6,043	6,389	6,201	6,100	6,156	5,950	6,307	5,991
Industry group **								
Agric., fish., forest.	5,421	7,122	5,521	4,797	5,519	5,070	6,243	5,022
Mining and manufacturing	5,924	5,515	5,935	5,799	6,357	5,822	5,909	5,926
Construction	5,964	5,785	6,038	6,139	5,756	5,961	6,114	5,790
Utilities and transp.	6,286	6,964	7,825	6,950	6,763	6,065	7,069	6,218
Wholesale trade	5,787	6,299	5,890	6,074	5,124	6,077	6,101	5,680
Fin. svcs. and real estate	6,120	7,305	5,783	6,794	6,099	5,996	6,628	6,054
Retail trade	5,720	5,496	5,854	5,832	6,088	5,578	5,747	5,714
Professional services	6,279	6,397	6,642	6,178	6,496	6,188	6,564	6,228
Other services	6,024	7,068	6,836	6,047	6,087	5,816	6,742	5,878
Ownership								
For profit, incorporated	5,957	6,301	6,103	6,000	6,013	5,886	6,203	5,905
For profit, unincorporated	6,020	6,212	6,250	6,174	5,884	5,883	6,214	5,927
Nonprofit	6,529	7,375	7,070	6,638	6,689	6,333	7,233	6,432
Unknown	6,025	.	.	5,928 *	6,887	5,956	5,928 *	6,026
Age of firm								
Less than 5 years	5,838	5,941	5,693	5,689	6,448	5,228	5,717	5,953
5-9 years	5,538	5,740	5,341	5,616	5,105	5,836	5,655	5,457
10-19 years	6,036	6,556	6,151	6,034	5,891	5,820	6,402	5,797
20 or more years	6,153	6,686	6,491	6,226	6,270	5,999	6,519	6,080
Unknown	5,955	5,448 *	.	6,214	6,947	5,925	5,443	5,956
Multi/single status								
2 or more locations	6,036	6,697	6,250	6,390	6,343	5,947	6,586	6,021
1 location only	6,063	6,380	6,197	5,993	5,777	6,041	6,271	5,811
Percent full-time employees								
Less than 25%	5,697	6,488	6,836	6,207	6,244	5,376	6,685	5,524
25-49 %	6,122	7,245	7,061	6,118	6,418	5,841	6,953	5,985
50-74 %	6,269	6,396	6,331	6,503	6,411	6,154	6,521	6,211
75% or more	6,023	6,356	6,158	6,060	6,120	5,943	6,260	5,977
Union presence								
No union employees	6,007	6,390	6,141	5,995	6,020	5,932	6,245	5,944
Has union employees	6,257	6,509	6,801	7,063	6,933	6,058	7,163	6,202
Unknown	5,822	6,070	7,470	5,422	5,961	5,800	6,084	5,812
Percent low wage employees								
50% or more low wage	5,640	6,244	6,075	5,711	5,560	5,424	6,198	5,465
Less than 50% low wage	6,154	6,394	6,193	6,165	6,260	6,019	6,314	6,098
Unknown	5,961	6,981	6,973	5,607	6,265	5,943	6,545	5,955

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.1(2002) Standard error for average total employee-plus-one premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	41.02	109.60	100.27	64.14	110.43	58.69	58.94	48.14
Industry group **								
Agric., fish., forest.	316.19	955.30	888.04	723.77	399.45	1,017.00	220.32	413.77
Mining and manufacturing	70.43	300.12	241.76	142.49	176.90	70.71	101.96	72.43
Construction	146.85	312.02	279.69	243.07	208.57	423.63	99.77	193.20
Utilities and transp.	178.55	530.37	936.32	301.62	364.23	209.54	337.84	196.47
Wholesale trade	143.71	380.66	162.47	285.67	197.07	185.31	154.89	183.76
Fin. svcs. and real estate	105.44	232.42	395.59	251.48	295.31	93.09	222.63	102.46
Retail trade	91.86	437.65	267.49	138.53	297.40	109.01	161.32	112.05
Professional services	99.90	181.11	243.91	142.35	171.10	137.34	146.47	107.99
Other services	82.96	246.70	403.08	190.58	230.16	84.79	152.94	116.48
Ownership								
For profit, incorporated	42.48	146.43	149.23	67.19	119.08	63.65	71.75	49.68
For profit, unincorporated	165.49	202.51	382.09	253.45	330.21	344.46	128.55	224.33
Nonprofit	58.14	384.28	378.13	208.41	182.33	103.28	203.99	61.66
Unknown	162.37	.	.	1,791.98 *	414.44	176.77	1,791.98 *	162.79
Age of firm								
Less than 5 years	149.94	382.76	289.02	374.19	975.90	629.54	225.82	486.21
5-9 years	144.03	206.16	257.05	186.28	347.64	338.94	132.71	244.21
10-19 years	90.81	175.59	163.26	154.52	142.50	335.72	110.67	131.13
20 or more years	38.18	169.62	108.98	70.30	111.68	68.61	66.84	48.83
Unknown	78.65	1,722.81 *	.	1,329.43	372.90	88.75	1,413.78	78.82
Multi/single status								
2 or more locations	51.27	954.76	415.05	128.28	136.16	60.50	222.47	51.21
1 location only	39.56	112.52	120.94	95.47	109.19	335.68	62.73	74.57
Percent full-time employees								
Less than 25%	143.63	490.51	1,516.34	636.82	701.09	123.93	405.16	170.42
25-49 %	78.93	747.37	835.03	226.49	236.23	152.27	512.78	115.79
50-74 %	110.89	420.36	261.24	173.05	141.24	166.46	202.16	118.33
75% or more	41.38	110.61	109.09	57.97	114.96	57.15	57.58	47.64
Union presence								
No union employees	61.69	118.56	94.56	78.62	103.39	91.01	56.37	77.18
Has union employees	100.35	411.19	968.81	279.10	252.32	133.71	213.08	113.30
Unknown	100.30	794.71	1,510.03	418.21	416.97	105.28	490.42	107.99
Percent low wage employees								
50% or more low wage	80.47	365.73	348.12	205.47	240.61	162.72	169.92	120.89
Less than 50% low wage	46.48	110.25	116.63	75.37	134.40	79.70	70.55	64.01
Unknown	77.60	854.79	947.08	370.40	362.66	82.71	356.12	77.18

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.2(2002) Average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,220	1,159	1,454	1,633	1,546	1,022	1,406	1,184
Industry group **								
Agric., fish., forest.	970	1,455	992 *	791 *	1,012	867	1,182	867
Mining and manufacturing	954	1,123	1,130	1,334	1,279	768	1,239	921
Construction	1,481	1,215	1,508	1,492	1,718	1,413	1,391	1,586
Utilities and transp.	935	877	738 *	1,505	1,176	837	1,151	916
Wholesale trade	1,210	1,476	1,439	1,665	1,351	809	1,643	1,063
Fin. svcs. and real estate	1,315	1,338	1,485	2,036	1,826	1,134	1,580	1,281
Retail trade	1,449	1,070	1,750	2,053	1,988	1,129	1,582	1,417
Professional services	1,245	1,011	1,595	1,754	1,568	1,072	1,341	1,228
Other services	1,413	1,151	1,360	1,585	1,671	1,325	1,330	1,429
Ownership								
For profit, incorporated	1,200	1,119	1,469	1,648	1,592	977	1,412	1,156
For profit, unincorporated	1,461	1,327	1,737	1,748	1,694	1,100	1,487	1,449
Nonprofit	1,261	1,129	1,084	1,524	1,317	1,200	1,305	1,255
Unknown	1,156	.	.	617 *	1,589	1,128	617 *	1,163
Age of firm								
Less than 5 years	1,336	1,263	1,582	1,567	1,405	796	1,464	1,215
5-9 years	1,259	953	1,500	1,801	1,160	1,061	1,309	1,224
10-19 years	1,657	1,267	1,521	1,821	1,824	1,539	1,483	1,770
20 or more years	1,245	1,166	1,398	1,557	1,528	1,029	1,387	1,217
Unknown	995	.	.	959 *	1,454	982	1,192 *	995
Multi/single status								
2 or more locations	1,131	1,119 *	1,594	1,536	1,545	1,016	1,422	1,123
1 location only	1,468	1,160	1,442	1,669	1,548	1,219	1,403	1,546
Percent full-time employees								
Less than 25%	1,128	1,568 *	1,071 *	1,722	1,300	976	1,714	1,026
25-49 %	1,366	1,894 *	1,475	1,901	1,363	1,231	1,591	1,329
50-74 %	1,382	1,170	1,279	1,568	1,834	1,239	1,325	1,395
75% or more	1,201	1,126	1,471	1,631	1,527	995	1,405	1,161
Union presence								
No union employees	1,379	1,175	1,554	1,764	1,641	1,166	1,487	1,350
Has union employees	861	889 *	236 *	701	1,134	839	575	879
Unknown	706	829 *	407 *	445 *	1,014	691	503 *	714
Percent low wage employees								
50% or more low wage	1,497	1,080	1,293	1,697	1,820	1,194	1,353	1,542
Less than 50% low wage	1,376	1,172	1,478	1,649	1,530	1,169	1,423	1,360
Unknown	934	1,118 *	1,199 *	883 *	1,206	920	1,022	933

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.2(2002) Standard error for average total employee contribution (in dollars) per enrolled employee for employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.33	57.31	59.02	44.64	44.20	31.22	24.09	24.66
Industry group **								
Agric., fish., forest.	162.77	432.84	513.72 *	327.68 *	297.96	249.48	312.40	191.82
Mining and manufacturing	36.76	319.58	104.49	103.00	119.75	53.90	84.99	42.47
Construction	58.76	195.17	186.97	120.60	371.47	183.04	104.35	160.05
Utilities and transp.	63.81	228.32	922.15 *	288.83	170.13	95.63	245.41	65.98
Wholesale trade	89.80	261.10	226.56	269.46	228.97	70.73	159.95	126.75
Fin. svcs. and real estate	55.86	194.73	211.04	151.80	126.69	52.97	119.36	64.85
Retail trade	57.37	264.29	260.05	102.30	150.98	56.07	170.11	55.55
Professional services	44.38	85.93	134.01	94.55	151.28	70.27	88.29	54.59
Other services	84.51	275.82	201.71	129.28	134.04	113.27	110.10	100.54
Ownership								
For profit, incorporated	23.72	53.06	68.67	57.37	46.44	31.00	36.13	29.80
For profit, unincorporated	89.11	174.57	243.75	158.23	226.98	168.11	130.98	110.03
Nonprofit	60.23	263.61	178.29	115.60	115.57	91.57	132.91	61.24
Unknown	92.32	.	.	263.15 *	338.05	87.62	263.15 *	90.33
Age of firm								
Less than 5 years	135.53	335.76	251.82	280.75	297.51	173.58	160.98	172.67
5-9 years	41.45	114.08	324.37	118.71	111.11	202.41	101.41	89.95
10-19 years	72.43	144.86	94.02	133.52	122.89	206.86	111.00	95.61
20 or more years	29.84	105.34	63.33	35.63	80.67	40.43	40.99	36.02
Unknown	51.15	.	.	412.02 *	278.73	53.05	450.06 *	51.33
Multi/single status								
2 or more locations	26.69	447.20 *	200.00	87.71	45.34	32.88	132.11	26.72
1 location only	37.31	66.54	54.65	50.24	89.19	353.99	25.43	75.48
Percent full-time employees								
Less than 25%	167.39	507.20 *	364.31 *	316.88	274.35	161.89	305.25	149.85
25-49 %	103.03	803.76 *	244.86	300.05	314.65	104.62	347.32	91.99
50-74 %	54.14	170.17	200.96	147.56	57.20	78.50	140.94	65.15
75% or more	20.40	65.19	57.55	45.34	49.65	33.05	28.64	24.78
Union presence								
No union employees	19.68	49.97	67.21	46.86	54.83	34.62	30.93	22.66
Has union employees	45.21	710.34 *	324.22 *	83.45	156.40	47.14	117.11	47.87
Unknown	69.55	535.03 *	176.54 *	389.88 *	276.90	75.31	191.32 *	70.59
Percent low wage employees								
50% or more low wage	46.18	202.43	174.54	132.79	92.66	92.17	107.75	68.81
Less than 50% low wage	33.97	72.26	59.20	35.16	54.43	43.37	27.32	47.46
Unknown	48.73	690.87 *	503.65 *	358.69 *	116.73	51.38	290.49	49.98

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Table I.E.3(2002) Percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	20.2%	18.1%	23.4%	26.8%	25.1%	17.2%	22.3%	19.8%
Industry group **								
Agric., fish., forest.	17.9%	20.4% *	18.0% *	16.5% *	18.3%	17.1%	18.9%	17.3%
Mining and manufacturing	16.1%	20.4%	19.0%	23.0%	20.1%	13.2%	21.0%	15.5%
Construction	24.8%	21.0%	25.0%	24.3%	29.9%	23.7%	22.7%	27.4%
Utilities and transp.	14.9%	12.6%	9.4% *	21.7%	17.4%	13.8%	16.3%	14.7%
Wholesale trade	20.9%	23.4%	24.4%	27.4%	26.4%	13.3%	26.9%	18.7%
Fin. svcs. and real estate	21.5%	18.3%	25.7%	30.0%	29.9%	18.9%	23.8%	21.2%
Retail trade	25.3%	19.5%	29.9%	35.2%	32.7%	20.2%	27.5%	24.8%
Professional services	19.8%	15.8%	24.0%	28.4%	24.1%	17.3%	20.4%	19.7%
Other services	23.5%	16.3%	19.9%	26.2%	27.5%	22.8%	19.7%	24.3%
Ownership								
For profit, incorporated	20.2%	17.8%	24.1%	27.5%	26.5%	16.6%	22.8%	19.6%
For profit, unincorporated	24.3%	21.4%	27.8%	28.3%	28.8%	18.7%	23.9%	24.4%
Nonprofit	19.3%	15.3%	15.3%	23.0%	19.7%	19.0%	18.0%	19.5%
Unknown	19.2%	.	.	10.4% *	23.1%	18.9%	10.4% *	19.3%
Age of firm								
Less than 5 years	22.9%	21.3%	27.8%	27.5%	21.8%	15.2%	25.6%	20.4%
5-9 years	22.7%	16.6%	28.1%	32.1%	22.7%	18.2%	23.2%	22.4%
10-19 years	27.4%	19.3%	24.7%	30.2%	31.0%	26.5%	23.2%	30.5%
20 or more years	20.2%	17.4%	21.5%	25.0%	24.4%	17.1%	21.3%	20.0%
Unknown	16.7%	.	.	15.4% *	20.9%	16.6%	21.9% *	16.7%
Multi/single status								
2 or more locations	18.7%	16.7%	25.5%	24.0%	24.4%	17.1%	21.6%	18.7%
1 location only	24.2%	18.2%	23.3%	27.8%	26.8%	20.2%	22.4%	26.6%
Percent full-time employees								
Less than 25%	19.8%	24.2% *	15.7% *	27.7%	20.8%	18.2%	25.6%	18.6%
25-49 %	22.3%	26.1% *	20.9%	31.1%	21.2%	21.1%	22.9%	22.2%
50-74 %	22.0%	18.3%	20.2%	24.1%	28.6%	20.1%	20.3%	22.5%
75% or more	19.9%	17.7%	23.9%	26.9%	25.0%	16.7%	22.4%	19.4%
Union presence								
No union employees	23.0%	18.4%	25.3%	29.4%	27.3%	19.7%	23.8%	22.7%
Has union employees	13.8%	13.7% *	3.5% *	9.9%	16.4%	13.8%	8.0%	14.2%
Unknown	12.1%	13.7% *	5.5% *	8.2% *	17.0% *	11.9%	8.3% *	12.3%
Percent low wage employees								
50% or more low wage	26.5%	17.3%	21.3%	29.7%	32.7%	22.0%	21.8%	28.2%
Less than 50% low wage	22.4%	18.3%	23.9%	26.8%	24.4%	19.4%	22.5%	22.3%
Unknown	15.7%	16.0% *	17.2% *	15.8%	19.3%	15.5%	15.6% *	15.7%

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Table I.E.3(2002) Standard error for percent of total premiums contributed by employees enrolled in employee-plus-one coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.37%	0.97%	0.88%	0.67%	0.75%	0.59%	0.37%	0.45%
Industry group **								
Agric., fish., forest.	2.25%	6.16% *	8.84% *	6.47% *	5.25%	4.86%	5.33%	3.16%
Mining and manufacturing	0.55%	5.28%	2.17%	2.12%	1.84%	0.93%	1.49%	0.65%
Construction	0.84%	3.01%	3.48%	2.27%	5.19%	3.73%	1.59%	2.48%
Utilities and transp.	0.89%	3.14%	10.80% *	4.16%	3.18%	1.43%	3.33%	0.89%
Wholesale trade	1.82%	3.80%	3.49%	4.40%	4.41%	1.27%	2.22%	2.82%
Fin. svcs. and real estate	0.95%	2.54%	4.38%	2.68%	2.90%	0.94%	2.16%	1.12%
Retail trade	1.13%	3.53%	3.63%	2.43%	3.23%	1.33%	2.36%	1.24%
Professional services	0.87%	1.59%	1.85%	1.98%	2.29%	1.39%	1.32%	1.11%
Other services	1.39%	3.94%	3.12%	1.84%	2.33%	1.99%	1.74%	1.71%
Ownership								
For profit, incorporated	0.41%	0.88%	1.01%	0.79%	0.93%	0.57%	0.48%	0.51%
For profit, unincorporated	1.49%	3.26%	3.71%	3.02%	3.35%	2.62%	2.17%	1.65%
Nonprofit	0.85%	4.10%	2.74%	1.50%	1.69%	1.36%	2.02%	0.89%
Unknown	1.52%	.	.	7.67% *	6.92%	1.48%	7.67% *	1.48%
Age of firm								
Less than 5 years	2.11%	5.36%	6.25%	4.74%	5.05%	3.04%	2.95%	2.57%
5-9 years	1.11%	1.77%	5.74%	2.08%	2.45%	2.93%	1.69%	2.03%
10-19 years	1.34%	2.30%	1.21%	2.27%	2.44%	3.48%	1.59%	1.86%
20 or more years	0.43%	1.82%	0.96%	0.64%	1.47%	0.65%	0.56%	0.53%
Unknown	0.97%	.	.	6.20% *	5.34%	1.02%	7.37% *	0.98%
Multi/single status								
2 or more locations	0.48%	4.78%	3.49%	1.58%	0.97%	0.61%	1.50%	0.49%
1 location only	0.52%	1.06%	0.87%	0.69%	1.30%	5.67%	0.34%	1.11%
Percent full-time employees								
Less than 25%	2.98%	10.47% *	5.82% *	6.39%	5.26%	3.15%	4.55%	2.87%
25-49 %	1.80%	7.93% *	4.91%	4.39%	5.80%	2.19%	4.41%	1.80%
50-74 %	0.90%	2.96%	3.40%	2.12%	0.74%	1.21%	2.33%	1.02%
75% or more	0.38%	1.01%	1.00%	0.68%	0.95%	0.61%	0.40%	0.45%
Union presence								
No union employees	0.46%	0.77%	1.09%	0.75%	1.10%	0.79%	0.46%	0.56%
Has union employees	0.80%	9.89% *	6.18% *	1.23%	1.78%	0.97%	1.74%	0.88%
Unknown	1.19%	7.00% *	3.24% *	8.86% *	6.14% *	1.34%	3.04% *	1.25%
Percent low wage employees								
50% or more low wage	0.89%	3.40%	2.68%	1.51%	1.96%	1.89%	1.60%	1.44%
Less than 50% low wage	0.51%	1.14%	0.89%	0.58%	0.86%	0.73%	0.45%	0.75%
Unknown	0.94%	9.64% *	7.06% *	4.31%	1.69%	0.99%	6.08% *	0.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.3%	13.6%	14.3%	15.5%	16.5%	18.8%	14.5%	17.9%
Industry group **								
Agric., fish., forest.	17.2%	11.2%	17.4%	15.4%	14.1%	24.0%	14.2%	19.2%
Mining and manufacturing	19.6%	15.5%	16.1%	16.7%	17.6%	21.5%	17.2%	20.0%
Construction	17.2%	14.8%	16.8%	16.5%	18.6%	21.8%	16.2%	18.6%
Utilities and transp.	19.3%	14.4%	9.5%	18.7%	14.2%	21.4%	13.1%	20.1%
Wholesale trade	16.9%	12.8%	18.2%	15.6%	18.1%	17.2%	16.1%	17.2%
Fin. svcs. and real estate	17.0%	15.3%	16.5%	18.2%	16.9%	17.1%	16.3%	17.1%
Retail trade	15.8%	11.1%	13.1%	15.0%	17.6%	16.7%	12.7%	16.8%
Professional services	17.0%	13.4%	13.2%	14.3%	16.0%	18.7%	13.6%	17.7%
Other services	15.3%	13.6%	10.0%	13.0%	13.7%	17.6%	12.3%	16.1%
Ownership								
For profit, incorporated	17.4%	13.8%	14.8%	15.7%	16.8%	18.8%	14.9%	18.0%
For profit, unincorporated	15.1%	13.1%	12.2%	16.4%	14.4%	17.8%	13.1%	16.3%
Nonprofit	16.9%	13.4%	12.1%	13.6%	15.7%	19.5%	13.1%	17.6%
Unknown	18.5%	.	.	25.3% *	22.8%	18.2%	21.5% *	18.4%
Age of firm								
Less than 5 years	16.1%	12.6%	13.0%	17.8%	16.9%	24.4%	14.0%	18.7%
5-9 years	16.3%	14.8%	15.5%	15.2%	20.9%	15.6%	14.7%	17.6%
10-19 years	15.2%	12.8%	13.1%	14.6%	16.7%	17.7%	13.5%	16.5%
20 or more years	17.2%	13.8%	14.7%	15.7%	16.2%	18.9%	15.0%	17.7%
Unknown	18.7%	79.2% *	.	18.8% *	14.2%	18.9%	25.1%	18.7%
Multi/single status								
2 or more locations	18.3%	14.5%	16.2%	16.4%	16.9%	18.8%	17.5%	18.3%
1 location only	14.9%	13.6%	14.1%	15.2%	15.7%	18.0%	14.2%	15.8%
Percent full-time employees								
Less than 25%	14.2%	7.9%	12.8%	11.0%	12.1%	16.5%	9.9%	15.3%
25-49 %	13.6%	11.5%	12.2%	10.2%	14.3%	14.5%	11.3%	14.1%
50-74 %	15.3%	13.1%	10.7%	12.2%	13.7%	18.0%	12.5%	16.2%
75% or more	17.7%	13.9%	14.8%	16.2%	17.0%	19.1%	15.0%	18.3%
Union presence								
No union employees	17.0%	13.6%	14.1%	15.7%	16.3%	19.0%	14.4%	17.8%
Has union employees	18.3%	12.3%	18.2%	14.2%	17.1%	19.1%	15.8%	18.5%
Unknown	17.1%	18.6%	14.2% *	14.1%	16.7%	17.2%	18.7%	17.0%
Percent low wage employees								
50% or more low wage	13.7%	12.6%	10.9%	10.6%	15.2%	15.5%	12.0%	14.3%
Less than 50% low wage	17.3%	13.9%	14.9%	16.5%	17.0%	19.7%	15.0%	18.3%
Unknown	18.1%	10.2%	11.3%	13.2%	14.1%	18.5%	12.4%	18.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4(2002) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.28%	0.65%	0.39%	0.41%	0.49%	0.28%	0.38%
Industry group **								
Agric., fish., forest.	1.59%	3.07%	4.96%	3.77%	3.74%	4.92%	1.92%	2.06%
Mining and manufacturing	0.79%	2.04%	1.51%	1.25%	1.13%	1.17%	0.90%	0.93%
Construction	0.63%	1.81%	2.17%	1.03%	1.89%	2.77%	0.88%	1.38%
Utilities and transp.	1.46%	2.48%	2.79%	3.11%	3.11%	1.81%	1.44%	1.78%
Wholesale trade	0.69%	1.62%	2.52%	2.33%	2.36%	1.06%	1.64%	0.95%
Fin. svcs. and real estate	0.47%	1.99%	2.88%	1.41%	1.76%	0.63%	1.31%	0.57%
Retail trade	0.40%	1.15%	0.72%	0.83%	1.50%	0.95%	0.72%	0.48%
Professional services	0.68%	0.63%	0.64%	0.70%	0.83%	1.07%	0.34%	0.81%
Other services	0.32%	1.39%	1.02%	1.16%	0.89%	0.76%	0.49%	0.42%
Ownership								
For profit, incorporated	0.33%	0.58%	0.76%	0.52%	0.61%	0.52%	0.36%	0.45%
For profit, unincorporated	0.89%	1.02%	1.76%	1.83%	0.73%	1.61%	0.84%	1.12%
Nonprofit	0.70%	1.76%	2.05%	0.52%	0.90%	1.16%	0.60%	0.77%
Unknown	1.12%	.	.	10.98% *	2.21%	1.18%	10.61% *	1.09%
Age of firm								
Less than 5 years	1.00%	1.66%	2.18%	1.67%	2.58%	3.17%	1.35%	1.46%
5-9 years	1.17%	1.24%	1.26%	1.12%	2.21%	3.09%	0.58%	2.21%
10-19 years	0.51%	0.71%	1.51%	0.52%	1.00%	1.25%	0.52%	0.70%
20 or more years	0.41%	0.59%	0.94%	0.39%	0.67%	0.71%	0.66%	0.51%
Unknown	0.55%	25.13% *	.	5.67% *	1.29%	0.58%	7.02%	0.54%
Multi/single status								
2 or more locations	0.43%	2.90%	1.71%	1.09%	0.77%	0.49%	1.17%	0.45%
1 location only	0.25%	0.31%	0.64%	0.36%	0.56%	1.74%	0.24%	0.51%
Percent full-time employees								
Less than 25%	0.82%	1.74%	3.71%	1.41%	1.40%	1.28%	0.87%	1.03%
25-49 %	0.63%	2.28%	2.26%	1.39%	2.07%	1.17%	1.37%	0.69%
50-74 %	0.70%	0.96%	1.06%	1.21%	1.42%	1.39%	0.71%	0.83%
75% or more	0.36%	0.47%	0.71%	0.51%	0.47%	0.48%	0.36%	0.44%
Union presence								
No union employees	0.33%	0.33%	0.57%	0.55%	0.53%	0.51%	0.26%	0.45%
Has union employees	0.86%	3.56%	3.65%	1.82%	2.03%	1.23%	2.21%	0.88%
Unknown	1.11%	3.77%	5.54% *	4.17%	3.50%	1.20%	3.51%	1.23%
Percent low wage employees								
50% or more low wage	0.71%	1.40%	0.57%	0.84%	1.52%	1.09%	0.58%	0.94%
Less than 50% low wage	0.48%	0.44%	0.75%	0.48%	0.41%	1.08%	0.27%	0.66%
Unknown	0.44%	2.06%	2.64%	1.83%	1.82%	0.49%	1.55%	0.45%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2002) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2002

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	11.7%	35.8%	32.6%	17.3%	8.5%	7.5%	29.6%	8.2%
Industry group **								
Agric., fish., forest.	19.5% *	38.8%	68.4%	17.7% *	15.3% *	6.0% *	42.1%	8.4% *
Mining and manufacturing	15.1%	33.9%	38.6%	17.8%	10.6% *	14.2%	29.6%	13.4%
Construction	27.0%	39.8%	33.0%	28.8%	24.9%	2.1% *	35.2%	17.5%
Utilities and transp.	11.9%	31.1% *	63.8%	17.9% *	12.6% *	8.8%	32.8%	10.0%
Wholesale trade	11.8%	42.9%	27.3%	17.3%	2.9% *	6.4% *	28.4%	6.1% *
Fin. svcs. and real estate	5.5%	27.8%	40.0%	6.0%	2.6% *	2.7%	26.2%	2.8%
Retail trade	9.1%	50.7%	26.7%	11.2%	9.2% *	1.7% *	29.3%	4.2% *
Professional services	11.0%	33.0%	26.3%	15.0%	7.1%	8.1%	27.7%	8.0%
Other services	10.2%	31.4%	32.6%	21.4%	8.5% *	4.2% *	28.4%	6.5%
Ownership								
For profit, incorporated	12.0%	36.1%	32.4%	17.3%	8.3%	7.8%	29.4%	8.4%
For profit, unincorporated	15.4%	31.2%	19.5%	13.9%	5.1% *	15.0% *	26.6%	10.0% *
Nonprofit	11.3%	42.7%	45.7%	20.6%	10.5% *	5.3%	35.6%	8.0%
Unknown	5.9% *	.	.	.	8.7% *	5.8% *	.	6.0% *
Age of firm								
Less than 5 years	21.5%	30.7%	20.3% *	14.6% *	22.1% *	20.0% *	25.4%	17.8% *
5-9 years	20.2%	36.1%	30.3%	12.3%	6.5% *	21.5% *	31.5%	12.6% *
10-19 years	17.2%	37.5%	30.4%	15.5%	9.2% *	8.2% *	29.2%	9.3%
20 or more years	12.2%	36.0%	35.6%	18.7%	7.7%	7.9%	30.0%	8.7%
Unknown	6.3%	.	.	40.0% *	11.1% *	6.1%	.	6.3%
Multi/single status								
2 or more locations	7.2%	38.6% *	25.7%	14.0%	5.4%	7.0%	22.5%	6.8%
1 location only	24.3%	35.7%	33.2%	18.5%	14.7%	23.9%	30.5%	16.7%
Percent full-time employees								
Less than 25%	9.1%	34.8% *	64.6%	30.2% *	9.4% *	0.1% *	38.0%	4.1%
25-49 %	11.6%	35.4%	32.4%	20.2%	21.6% *	2.9% *	31.8%	8.2% *
50-74 %	9.1%	40.7%	33.5%	16.0% *	6.6% *	2.0% *	31.6%	3.9%
75% or more	12.0%	35.0%	32.2%	17.2%	8.1%	8.3%	29.2%	8.7%
Union presence								
No union employees	10.3%	35.0%	29.8%	14.2%	6.3%	4.7%	27.3%	5.8%
Has union employees	18.7%	54.3%	67.5%	40.4%	20.3% *	15.1%	55.9%	16.4%
Unknown	6.9%	38.3% *	55.6%	40.8% *	6.4% *	5.2%	46.0%	5.5%
Percent low wage employees								
50% or more low wage	11.0%	31.7%	36.2%	14.3%	7.7%	1.8% *	28.2%	5.7%
Less than 50% low wage	14.9%	36.6%	32.1%	17.2%	8.6%	9.4%	29.6%	9.8%
Unknown	7.2%	28.2%	38.5%	32.3%	8.7% *	6.7%	36.1%	6.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.59%	1.74%	2.44%	0.96%	1.53%	0.62%	1.16%	0.58%
Industry group **								
Agric., fish., forest.	9.71% *	10.27%	19.88%	11.12% *	12.43% *	9.84% *	10.28%	10.34% *
Mining and manufacturing	1.62%	6.17%	8.00%	4.15%	3.55% *	2.01%	4.05%	1.89%
Construction	2.05%	4.82%	6.58%	2.87%	6.43%	2.62% *	2.65%	3.26%
Utilities and transp.	2.00%	12.94% *	15.08%	5.41% *	5.83% *	2.09%	7.75%	2.57%
Wholesale trade	2.73%	7.95%	5.51%	4.79%	1.66% *	3.55% *	3.34%	3.03% *
Fin. svcs. and real estate	0.81%	4.33%	8.17%	1.49%	2.09% *	0.80%	2.89%	0.80%
Retail trade	1.34%	4.69%	3.51%	3.22%	4.25% *	0.70% *	2.67%	1.37% *
Professional services	1.21%	3.53%	4.83%	3.30%	1.64%	1.87%	2.50%	1.36%
Other services	1.75%	6.01%	7.95%	2.84%	2.57% *	2.40% *	3.09%	1.74%
Ownership								
For profit, incorporated	0.70%	2.06%	2.66%	0.95%	1.88%	0.81%	0.98%	0.69%
For profit, unincorporated	2.78%	5.90%	4.13%	3.78%	4.10% *	8.46% *	4.79%	3.21% *
Nonprofit	0.99%	6.36%	7.23%	3.61%	3.33% *	1.43%	4.50%	1.10%
Unknown	2.34% *	.	.	.	4.42% *	3.15% *	.	2.70% *
Age of firm								
Less than 5 years	4.15%	8.21%	6.61% *	7.11% *	8.19% *	8.92% *	5.61%	6.37% *
5-9 years	2.82%	3.73%	6.05%	2.86%	4.11% *	7.23% *	2.09%	4.71% *
10-19 years	1.67%	4.57%	5.87%	2.71%	3.01% *	4.56% *	3.21%	1.82%
20 or more years	0.57%	1.88%	2.65%	2.04%	1.65%	0.77%	1.43%	0.62%
Unknown	1.10%	.	.	12.54% *	5.81% *	1.17%	.	1.10%
Multi/single status								
2 or more locations	0.63%	12.20% *	4.07%	2.24%	0.95%	0.65%	3.31%	0.62%
1 location only	0.99%	1.96%	2.54%	0.78%	2.61%	5.74%	1.03%	1.78%
Percent full-time employees								
Less than 25%	1.88%	12.32% *	17.31%	10.13% *	6.17% *	0.12% *	7.72%	1.14%
25-49 %	2.94%	9.64%	8.58%	5.92%	8.27% *	1.09% *	5.51%	2.83% *
50-74 %	1.46%	5.26%	6.24%	4.89% *	2.05% *	1.26% *	3.95%	1.08%
75% or more	0.62%	2.04%	2.44%	1.06%	1.61%	0.61%	1.25%	0.62%
Union presence								
No union employees	0.81%	1.60%	2.70%	1.15%	1.69%	0.86%	1.19%	0.78%
Has union employees	1.94%	9.38%	13.20%	6.26%	6.81% *	1.31%	6.21%	1.78%
Unknown	1.75%	14.24% *	16.65%	13.60% *	3.31% *	1.46%	11.34%	1.28%
Percent low wage employees								
50% or more low wage	1.22%	5.26%	6.38%	2.46%	1.89%	0.79% *	3.09%	1.14%
Less than 50% low wage	0.69%	2.05%	2.54%	0.98%	1.66%	0.78%	1.40%	0.64%
Unknown	0.75%	8.07%	10.35%	8.66%	2.87% *	0.89%	7.39%	0.82%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

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